

1 Inventor: Kevin J. Nicholls et al.

2 Title: Computerized System and Method for Providing Cost Savings for  
3 Consumers

4 Assignee: Avista Advantage, Inc.

6 **INFORMATION DISCLOSURE STATEMENT**

7 References -- See Attached Form PTO-1449

8  
9 The attached form PTO-1449 is submitted in compliance with  
10 37 CFR §1.56. No admission is made regarding whether all the submitted  
11 references are prior art.

13 Respectfully submitted,

15 Dated: 10-31-00

Inventor:

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17 Dated: 10-31-00

Inventor:

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